

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James Peter Stauffer
 Debtor

Case No. 20-10631-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: YvetteWD
 Form ID: 318

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db James Peter Stauffer, 414 Honeysuckle Drive, Marietta, PA 17547-8524
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14460852 ACIMA Credit, LLC, 9815 S Monroe Street, 4th Floor, Sandy, UT 84070-4384
 14460858 Eleventon, LLC, The Villas of Castleton, 227 Granite Run Drive, Suite 100,
 Lancaster, PA 17601-6813
 14460859 First National Credit Card, P.O. Box 2496, Omaha, NE 68103-2496
 14460862 Frank J. Favata, Sr., 252 Sixth Street, Bethlehem, PA 18018-5101
 14460864 +Julie E. Stauffer, 200 N. Church Street, Apt. P206, Parkesburg, PA 19365-1188
 14460865 +Lending Club Corporation, 595 Market Street, Suite #200, San Francisco, CA 94105-2807
 14460866 Lendmark Financial Services, 2350 Lincoln Highway East, Suite 620,
 Lancaster, PA 17602-1190
 14460868 Mercury Card Services, P.O. Box 84064, Columbus, GA 31908-4064
 14460870 Sherman Originators, LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
 14460882 The Money Source, 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
 14494292 +The Money Source Inc., c/o Rebecca A. Solaz, Esq., 701 Market St, Ste 5000,
 Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 26 2020 04:09:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 26 2020 04:10:04 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14460853 EDI: AMEREXP.COM Jun 26 2020 08:03:00 American Express, P.O. Box 297879,
 Fort Lauderdale, FL 33329-7879
 14460855 EDI: PHINGENESIS Jun 26 2020 08:03:00 CB/Indigo, Bank Card Services, P.O. Box 4499,
 Beaverton, OR 97076-4499
 14460854 EDI: CAPITALONE.COM Jun 26 2020 08:03:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14460856 +EDI: CRFRSTNA.COM Jun 26 2020 08:03:00 Credit First National Association,
 Attention: Paul Binder, P.O. Box 81307, Cleveland, OH 44181-0307
 14460857 E-mail/PDF: creditonebknotifications@resurgent.com Jun 26 2020 04:13:04 Credit One Bank,
 P.O. Box 60500, City of Industry, CA 91716-0500
 14460860 EDI: AMINFOFP.COM Jun 26 2020 08:03:00 First Premier Bank, P.O. Box 5147,
 Sioux Falls, SD 57117-5147
 14460861 EDI: AMINFOFP.COM Jun 26 2020 08:03:00 First Premier Bank, 3820 North Louise Avenue,
 Sioux Falls, SD 57107-0145
 14460863 +EDI: PHINGENESIS Jun 26 2020 08:03:00 Genesis FS Card Services, P.O. Box 4477,
 Beaverton, OR 97076-4401
 14460867 EDI: TSYS2.COM Jun 26 2020 08:03:00 Macy's, P.O. Box 8058, Mason, OH 45040-8058
 14460869 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 26 2020 04:13:26 Merrick Bank,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14460871 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 14460872 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/Amazon, P. O. Box 965013,
 Orlando, FL 32896-0013
 14460873 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/American Eagle, P.O. Box 530942,
 Atlanta, GA 30353-0942
 14460874 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/American Eagle, P.O. Box 965036,
 Orlando, FL 32896-5036
 14460876 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/PayPal Credit, P. O. Box 950080,
 Orlando, FL 32896-0080
 14460875 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/Paypal, P.O. Box 965036,
 Orlando, FL 32896-5036
 14460877 +EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/WalMart, P.O. Box 53097,
 Atlanta, GA 30355-1097
 14460878 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Bank/WalMart, P. O. Box 965024,
 Orlando, FL 32896-5024
 14460879 EDI: RMSC.COM Jun 26 2020 08:03:00 Synchrony Networks, P.O. Box 965036,
 Orlando, FL 32896-5036
 14460881 +EDI: WTRRN BANK.COM Jun 26 2020 08:03:00 TD Bank USA/Target Credit, P.O. Box 673,
 Minneapolis, MN 55440-0673
 14460880 EDI: WTRRN BANK.COM Jun 26 2020 08:03:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 14460883 E-mail/Text: bk@avant.com Jun 26 2020 04:10:17 WebbBank c/o Avant,
 222 North LaSalle Street, Suite 1700, Chicago, IL 60601-1101
 14460884 EDI: WFFC.COM Jun 26 2020 08:03:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 25

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTOPHER CONSTANTINE CARR on behalf of Debtor James Peter Stauffer cccarresq@aol.com,
loanmodbycccesq@aol.com/ccr74486@notify.bestcase.com
JILL MANUEL-COUGHLINE on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com
REBECCA ANN SOLARZ on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **James Peter Stauffer**

Social Security number or ITIN **xxx-xx-5706**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-10631-pmm**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James Peter Stauffer

6/25/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.